





Surveying in Floodplains

NHLSA Annual Meeting
December 2, 2016



Jennifer Gilbert, CFM
Senior Planner, Floodplain Management Program Coordinator
New Hampshire Office of Energy and Planning

Agenda

- NFIP Updates
- FEMA Floodplain Maps and Studies
- FEMA Elevation Certificate
- Letter of Map Changes


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National Flood Insurance Program






3

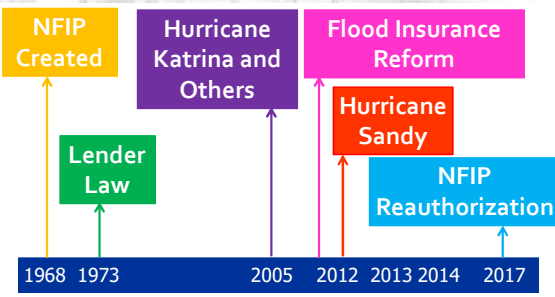

NFIP Participation in New Hampshire



- 217 communities (92%) participate
- 18 communities (8%) do not participate


Community Participation in National Flood Insurance Program
New Hampshire - July 2014



4


NFIP Timeline




5






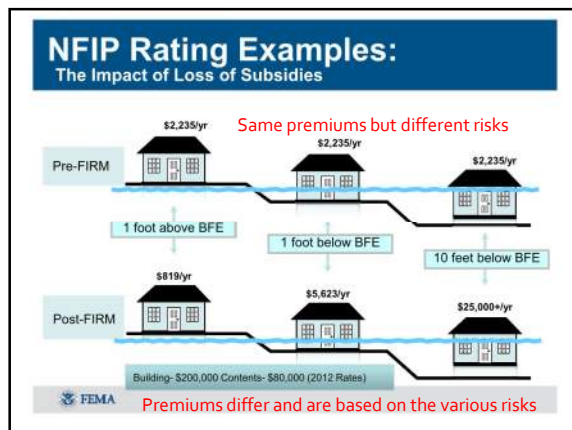
Pre-FIRM

- Built before 1st map
- Pay less than full risk
- About 40% of structures in NH

Post-FIRM

- Built or substantially improve after 1st map
- Already pay full risk
- About 60% of structures in NH


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Overview of Flood Insurance Changes

- **Biggert-Waters Flood Insurance Reform Act of 2012**
 - Implementation began in October 2013
 - Some rate increases to full risk were immediate and significant
 - Big impact on real estate market
- **Homeowners Flood Insurance Affordability Act of 2014**
 - Implementation began in June 2014
 - Repealed and modified provisions of Biggert-Waters
 - Slowed rate increases but still moving to full risk rates



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Full Risk Rates

- Full-risk rates are property-specific and elevation-rated
- Completion of a FEMA Elevation Certificate needed to determine a structure's full risk rate



9



Properties Seeing Highest Premium Rate Increases

Increases of 25% per year until reach full risk rates:

- Non-Primary Residences (<50% of year)
- Non-Residential Business
 - Named insured is commercial enterprise carried out to generate income; business building or mixed use building
- Severe Repetitive Loss Properties



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2017 NFIP Reauthorization & Reform

- **NFIP Reauthorization**
Biggert-Waters Flood Insurance Reform Act of 2012 extended the NFIP authority through **September 30, 2017**.
- **Flood Insurance Market Parity and Modernization Act (H.R. 2901)**
Legislation to facilitate development of a more robust private market for private flood insurance.

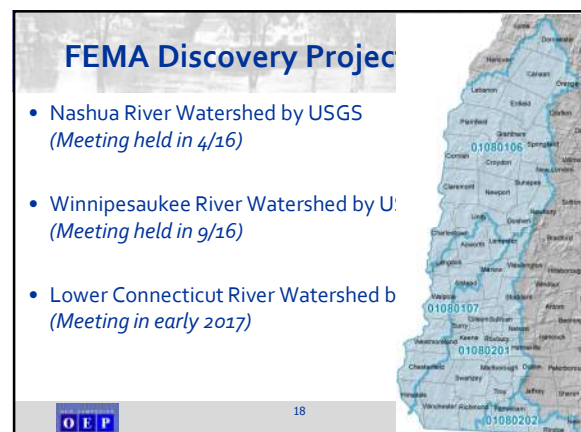
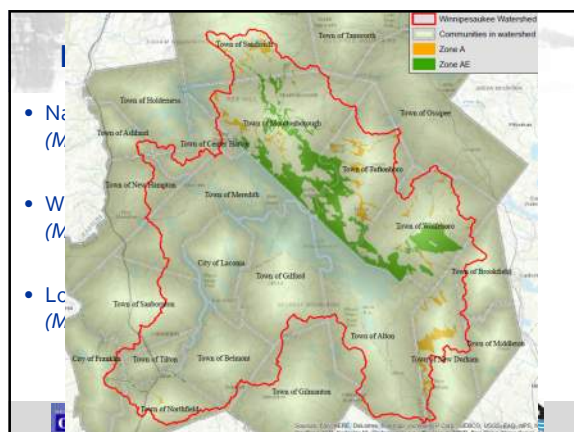
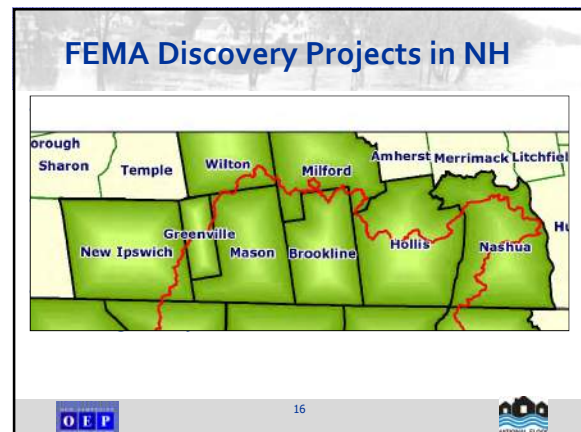
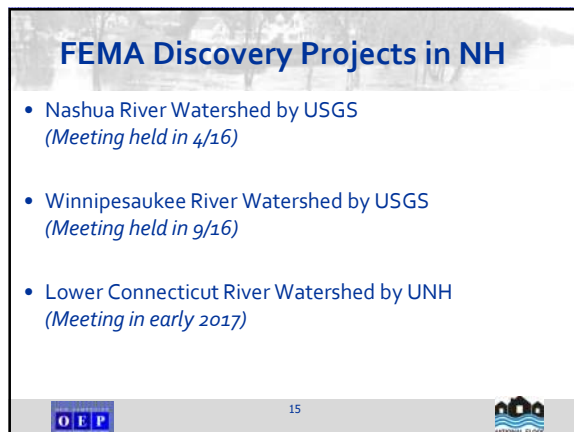
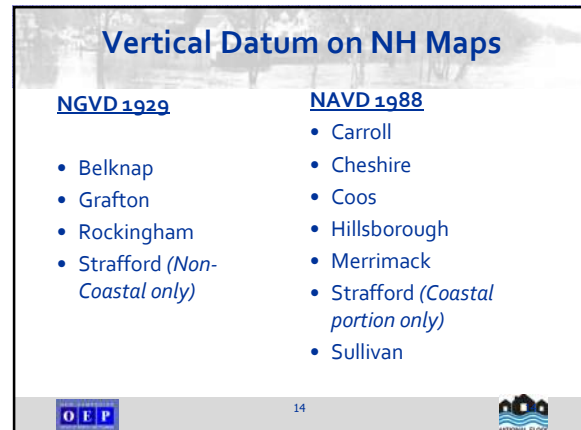
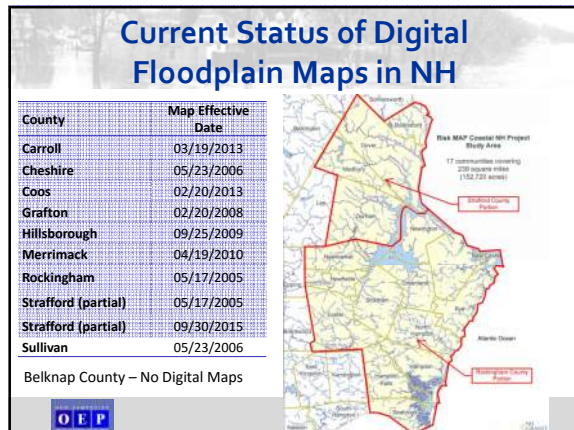


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Floodplain Mapping





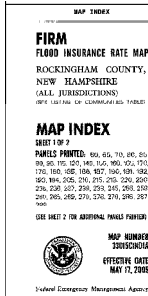
FEMA Mapping Projects in NH

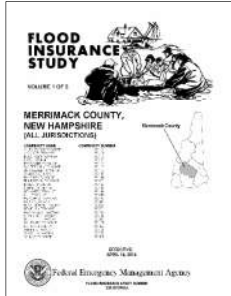
- Merrimack River Basin (USGS)
- Salmon Falls-Piscataqua Rivers Watershed (outside of current Coastal Project area) (UNH)



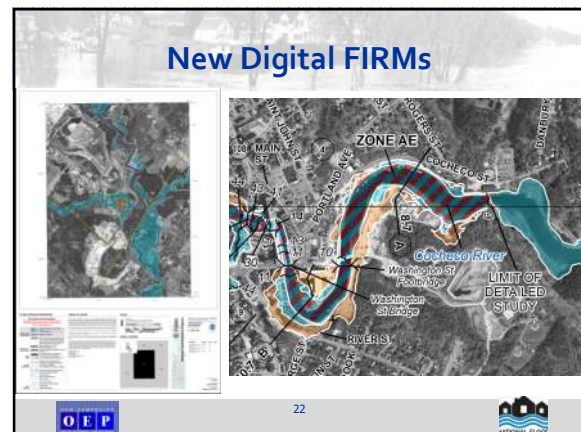
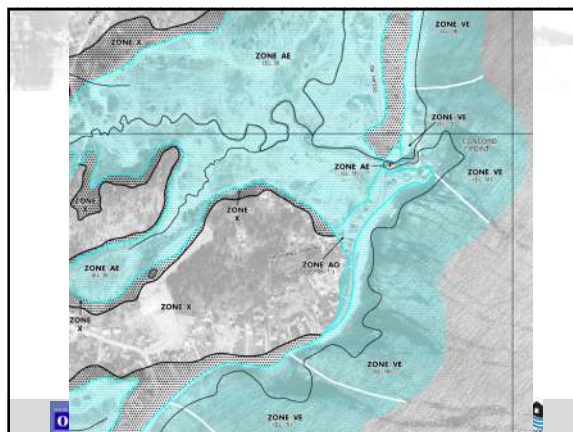
OEP

Flood Insurance Rate Maps (FIRM) and Flood Insurance Study (FIS)





OEP



Where to Find Floodplain Maps



Map Service Center

FEMA's National Flood Hazard Layer



GRANITView II v0

New Hampshire Coastal Viewer

OEP

FEMA Flood Map Service Center: Welcome!

www.msc.fema.gov/portal

Navigation

Search

Languages

MSC Home

MSC Search by Address

MSC Search by Product

MSC Product and Tools

MSC Product Availability

MSC Product Subscriptions

Contact MSC Help

Looking for a Flood Map?

Enter an address, a place, or longitude/latitude coordinates

Enter an address, a place, or longitude/latitude coordinates

Search

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.

About Flood Map Service Center

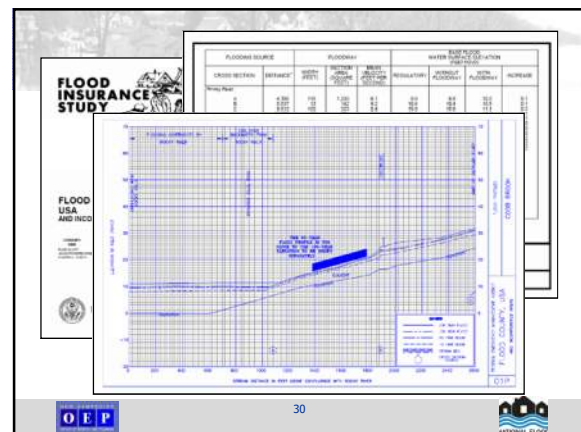
The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping: Lenders, Owners, and Users](#) page.

Announcements

Hazus 3.2 Now Available - The Hazus team has deployed Hazus 3.2. The software can be downloaded for free on the FEMA Flood Map Service Center (MSC) Data Download page. Hazus 3.2 is now supported on ArcGIS 10.4 and Windows 10 64-bit, with continued support for Windows 8.1 and 7 (64-bit only).

OEP



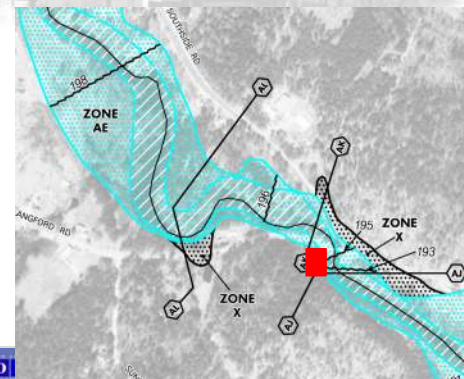
Steps on Using the FIS to Determine the BFE

- **Riverine BFE**
 - Floodway Data Table
 - Flood Profile
- **Pond & Lake BFE**
 - Summary of Stillwater Elevations Table

Guidance for Flood Risk
Analysis and Mapping

MT-1 Technical Guidance

May 2016



FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER-OF-WAY ELEVATION (FEET NAVD83)			
CROSS SECTION	DTW (FEET)	WIDTH (FEET)	SECTION AREA (SQ. FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATED	WITHOUT STRUCTURAL	WITH STRUCTURAL	INCREASE
Lambert River (continued)								
AA	77.706	133	204	15.2	177.1	177.1	176.8	1.0
AB	77.833	133	201	15.2	176.8	176.8	176.5	1.0
AC	78.100	133	197	14.4	181.0	181.0	180.2	1.0
AD	78.400	133	190A	13.0	184.7	184.7	183.7	1.0
AE	80.010	106	1,277	4.14	188.9	188.9	188.9	1.0
AF	84.810	107	1,142	4.61	188.4	188.4	188.4	1.0
AG	84.800	878	4,000	1.81	190.1	190.1	189.1	1.0
AH	85.00	275	8,000	1.58	190.5	190.5	189.5	1.0
AI	85.010	275	8,000	1.58	190.0	190.0	189.0	1.0
AJ	85.010	275	8,000	1.58	190.1	190.1	189.1	1.0
AK	87.588	144	1,411	5.32	190.0	190.0	189.0	1.0
AL	87.624	144	1,411	5.32	189.4	189.4	188.4	1.0
AM	91.148	817	1,000	6.00	200.0	200.0	200.0	1.0
AN	102.633	81	504	8.38	207.6	207.6	207.6	1.0
AO	105.465	81	767	5.00	200.0	200.0	200.0	1.0
AP	105.465	138	1,629	7.00	207.6	207.6	207.7	1.0
AQ	110.118	287	8,071	1.14	214.7	214.7	212.7	1.0
AR	110.881	134	1,700	3.17	215.1	215.1	214.6	1.0
AS	112.820	56	1,611	5.17	214.4	214.4	212.4	1.0
AT	112.120	120	1,696	5.12	214.4	214.4	212.4	1.0
AV	114.760	280	8,004	1.49	210.7	210.7	210.7	1.0
AW	119.810	140	3,000	0.38	218.8	218.8	217.8	1.0

¹Feet above county boundary

TABLE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

ROCKINGHAM COUNTY, NH

(21.1. JUNE 15, 2018)

FLOODWAY DATA

LAMBERT RIVER

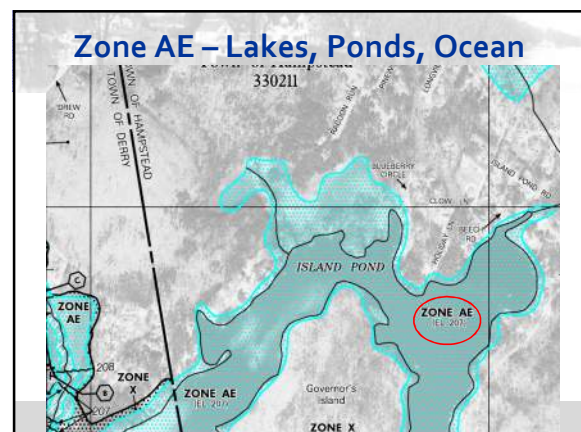
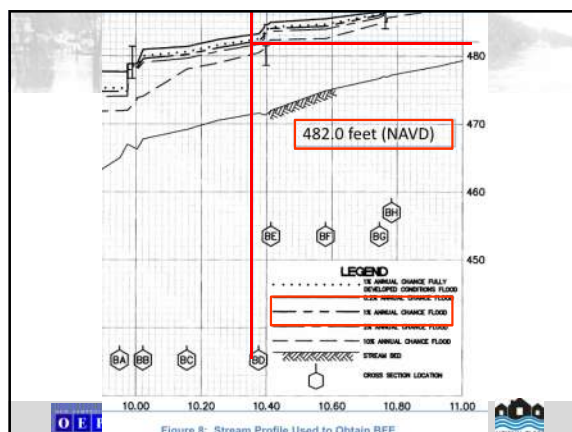


TABLE 5 - SUMMARY OF STILLWATER ELEVATIONS

FLOODING SOURCE AND LOCATION	ELEVATION (feet NGVD ¹)			
	10-YEAR	50-YEAR	100-YEAR	500-YEAR
ADAMS POND At Derry	326.0	327.1	327.3	328.1
ATLANTIC OCEAN Entire shoreline within North Hampton and Rye	8.3	8.9	9.2	9.8
Entire shoreline within Hampton, Hampton Falls, New Castle, Seabrook, and Seabrook Beach	8.2	8.9	9.2	9.8
Entire shoreline within Portsmouth	8.0	8.6	8.9	9.5
BEAVER LAKE At Derry	287.9	289.3	289.6	294.0
COUNTRY POND Entire shoreline within Kingston	*	*	120.8	*
GREAT BAY Entire shoreline of the Squamscott River within the Exeter corporate limits to a point approximately 170 feet downstream of Chastain Hill Avenue	7.1	7.6	7.9	8.4
Entire shoreline within Greenland, and Newington, and the entire shoreline of Great Bay and Lamprey River downstream of from MacCallen Dam in Newmarket	6.4	7.0	7.2	7.8
Entire shoreline of the Squamscott River within Newfield, and the entire shoreline within Stratford	6.9	7.5	7.7	8.2
GREAT POND Entire shoreline within Kingston	*	*	121.8	*
ISLAND POND At the Towns of Derry and Andover's corporate limits, in Derry, and the entire shoreline within Hampton	205.5	206.4	206.8	208.2

¹National Geodetic Vertical Datum of 1929
*Data Not Available

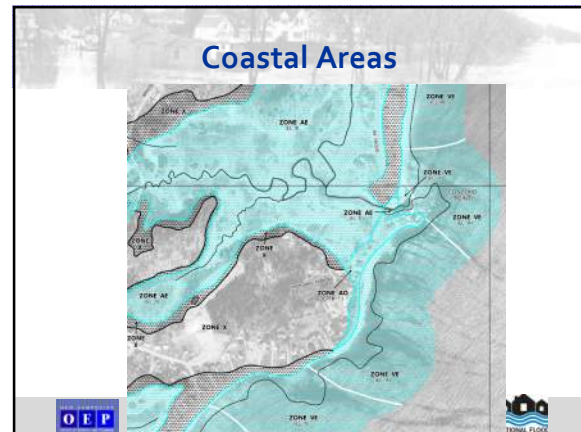
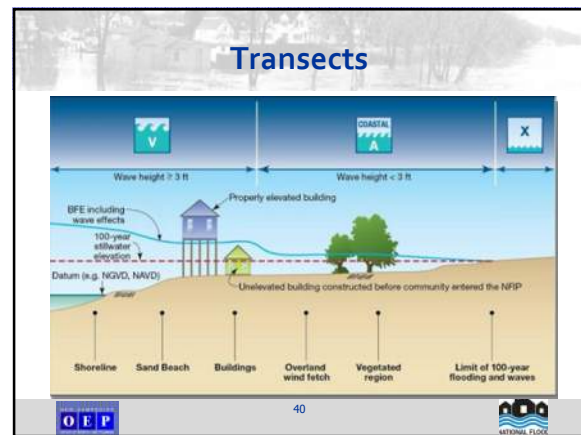


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¹National Geodetic Vertical Datum of 1929
*Data Not Available



FIS Transect Data Table

TABLE 7 - TRANSECT DATA

FLOODING SOURCE	STILLWATER ELEVATION (feet NGVD 29)		ZONE	BASE FLOOD ELEVATION ¹ (feet NGVD 29)
	10-YEAR	100-YEAR		
ATLANTIC OCEAN Transects 1-2	8.2	9.2	VE AE	11-18 9-13
Transects 3-10	8.3	9.2	VE AE AO	12-22 9-12 1'-2' (Depth)
Transects 11-12	8.3	9.2	VE AE AO	14-23 9 1' (Depth)
Transects 13-14	8.2	9.2	VE AE	12-14 9

¹Because of map scale limitations, base flood elevations shown on the FIRM represent average elevations for the zones depicted

Determining the BFE in Zone AO



Zone AO

Highest Adjacent Grade
+ Depth Number on FIRM
Flood Elevation



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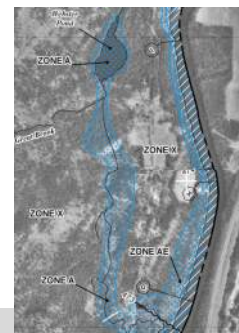


Determining the BFE in Zone A



Why are there Zone As with no BFE?

- Not cost effective in areas where there is no or little development
- Zone A Floodplain areas based on approximate methods or historical flood data
- LiDAR is helping



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FEMA Guidance Document

Managing
Floodplain
Development in
Approximate
Zone A Areas

FEDERAL EMERGENCY MANAGEMENT AGENCY FEMA 261 JULY 1991

MANAGING FLOODPLAIN DEVELOPMENT
IN
APPROXIMATE ZONE A AREAS
A GUIDE FOR OBTAINING AND DEVELOPING
BASE (100-YEAR) FLOOD ELEVATIONS

APRIL 1995



Determining BFE for a LOMA

For LOMA purposes, determine if any base flood elevation data is available from:

- Federal (USACE, USGS)
- State (DOT, DES, OEP)
- Community
 - All proposals for development greater than 50 lots or 5 acres, whichever is the lesser, include BFE data within such proposals



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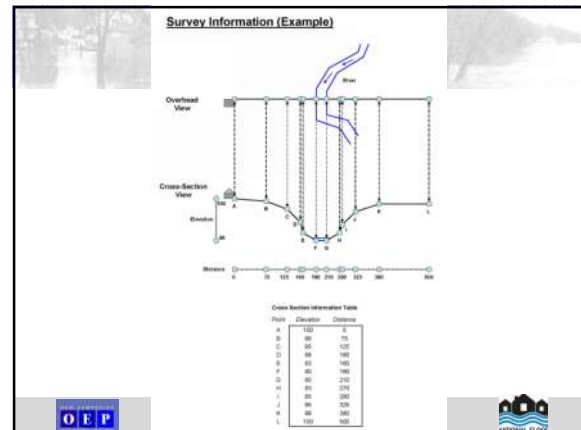


LOMA in Zone A with no BFE

- Submit letter with LOMA application stating checked with sources and request FEMA to determine BFE
- FEMA may required local survey data:
 - Surveyed cross section(s) of property
 - Culvert, bridge, or dam data if in vicinity of property



Fact Sheet #6 - Surveying for a LOMA in Zone A

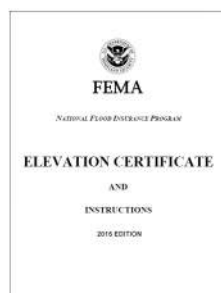


Questions



FEMA Elevation Certificate

- Current version released in
- Expiration date: 11/30/2018

[illegible]

FEMA Elevation Certificate

NFIP Administrative Tool:

- Community compliance
- Building elevation certification
- Policy rating
- Map amendment/revision support



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Elevation Certificate Sections

- Section A – Property Information
- Section B – FIRM Information
- Section C – Building Elevation Information
- Section D – Certification
- Section E – Building Elevation (no BFE)
- Section F – Property Owner Certification
- Section G – Community Information



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Section A – Property Information

Federal Emergency Management Agency

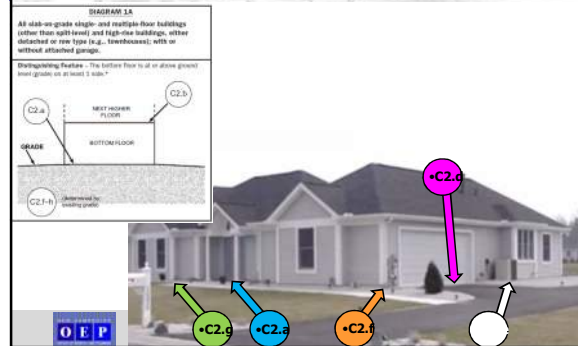
ELEVATION CERTIFICATE

IMPORTANT: FOLLOW THE INSTRUCTIONS ON PAGES 9-16

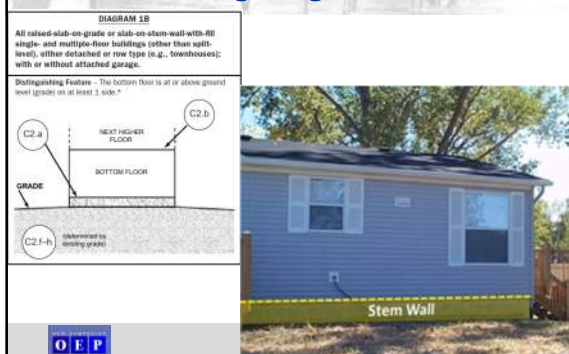
OMB Control Number: 1028-0068
Expiration: 11/30/2018

SECTION A - PROPERTY INFORMATION		FORM INSURANCE COMPANY USE
A1. Building Owner's Name		Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.		Company NAIC Number
City	State	Zip Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)		
A5. Latitude/longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1983 <input type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number		
A8. For a building with a crawlspace or enclosure(s):		A9. For a building with an attached garage:
a) Square footage of crawlspace or enclosure(s)	sq ft	a) Square footage of attached garage
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade		b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade
c) Total net area of flood openings in A8.b	sq in	c) Total net area of flood openings in A9.b
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No

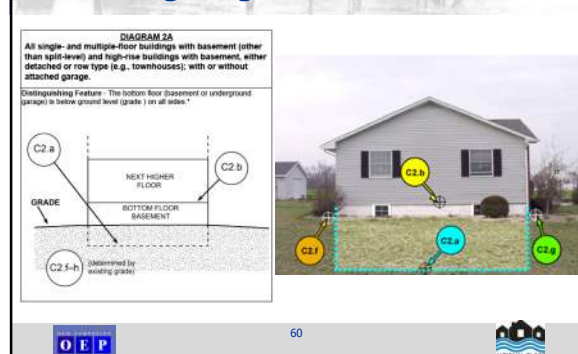
Building Diagram #1A



Building Diagram #1B



Building Diagram #2A (previously #2)



New Building Diagram #2B

DIAGRAM 2B
All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or under ground garage) is below ground level (grade) on all sides; most of the height of the walls are below ground level on all sides and the door and area of egress is also below ground level on all sides.*

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Building Diagram #3

DIAGRAM 3
All split-level buildings that are above-grade, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (including garage) is at or above ground level (grade) on at least 1 side.*

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Building Diagram #4

DIAGRAM 4
All split-level buildings (other than split-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

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Building Diagram #5

DIAGRAM 5
All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

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Building Diagram #6

DIAGRAM 6
All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings* present in the walls of the enclosure. Indicate information about enclosure size and openings in Section 4 – Property Information.

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Building Diagram #7

DIAGRAM 7
All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walk-out levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings* present in the walls of the enclosure. Indicate information about enclosure size and openings in Section 4 – Property Information.

66

Building Diagram #8

DIAGRAM 8
All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without an attached garage.

Distinguishing Feature – For all cases, the area below the first floor is enclosed by solid or partial perimeter walls. In all cases, the crawlspace (with or without openings) present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A – Property Information.

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Building Diagram #9

DIAGRAM 9
All buildings (other than spin-laves) elevated on a sub-grade crawlspace, with or without attached garage.

Distinguishing Feature – The bottom crawlspace floor is at a higher level than ground or grade. If the crawlspace floor is at the top of the two higher floors above it is not, or the crawlspace floor is higher than the two higher floors above it, see Diagram 11.

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Importance of Correctly Documenting Flood Openings on EC

- If no openings are documented or are documented incorrectly on the EC, it can affect:
 - What is considered the lowest floor
 - Flood insurance premium
 - Compliance with community's regulations

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Purpose of Flood Openings

Allow water to flow in and out to relieve pressure of standing or slow-moving water



Two Types of Flood Openings

Engineered Openings

- Designed and certified by a registered design professional as meeting the performance required by regulations.

Non-Engineered Openings

- Openings used to satisfy the prescriptive requirements. Wide variety of options are available to satisfy these requirements.

Engineered Vents

How To Properly Fill Out An Elevation Certificate Using SMART VENT Engineered Openings

ELEVATION CERTIFICATE

SMART VENT, INC. 1877441000
RIVINGTON, NJ 08067
Certified to cover 200sqft
Model # 1540-010
SN# 51023160 Made in the USA

A label on every Smart Vent identifies the ICC-ES report number (ESR), the model number, and the area of certified coverage.

Sources: Smart Vent and American Surveyor

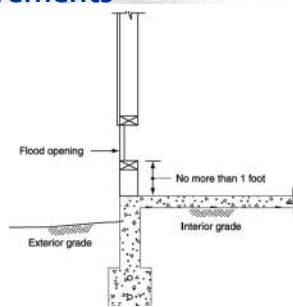
Non-Engineered Flood Opening Requirements

- Must be on at least 2 different walls
 - The total square inches of flood openings must be equal to or greater than the square footage of enclosure
- Example: An 800 sqft enclosure must have at least 800 square inches of openings



Non-Engineered Flood Opening Requirements

- The bottom of a flood opening cannot be more than 1 foot above the grade (interior or exterior, whichever is higher)



Examples of Non-Engineered Flood Openings

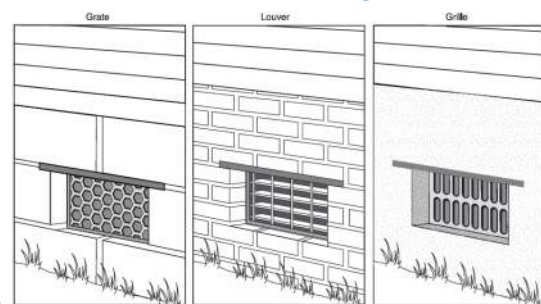
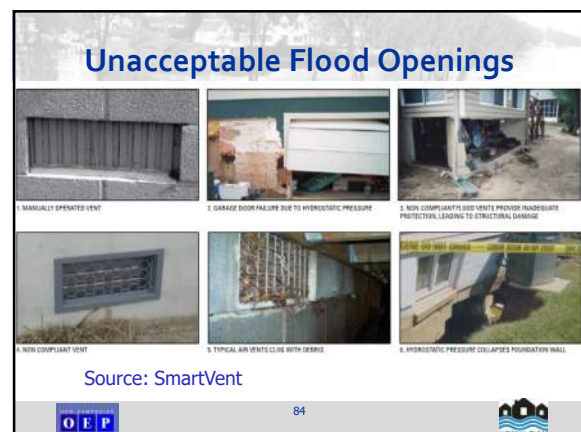
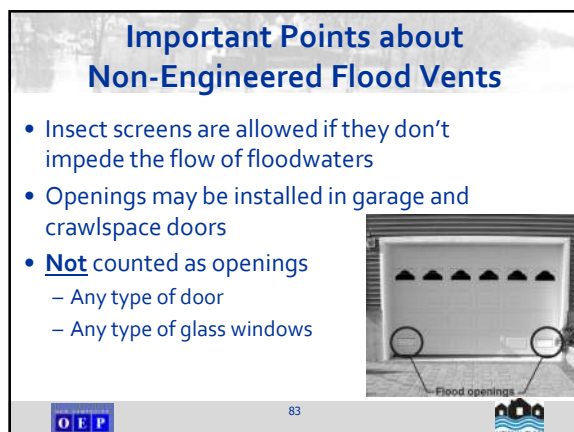
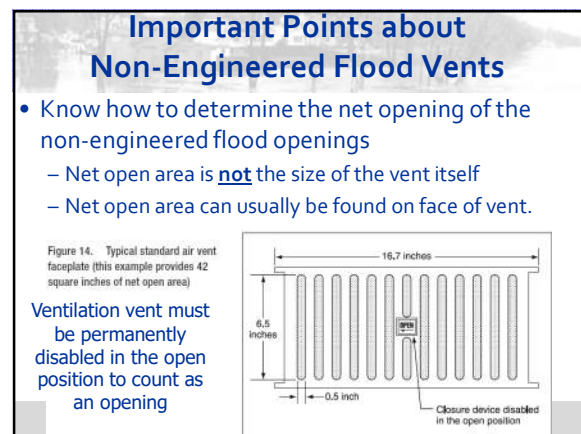
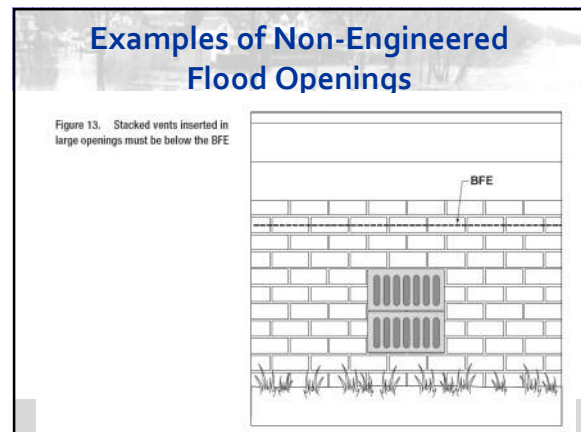
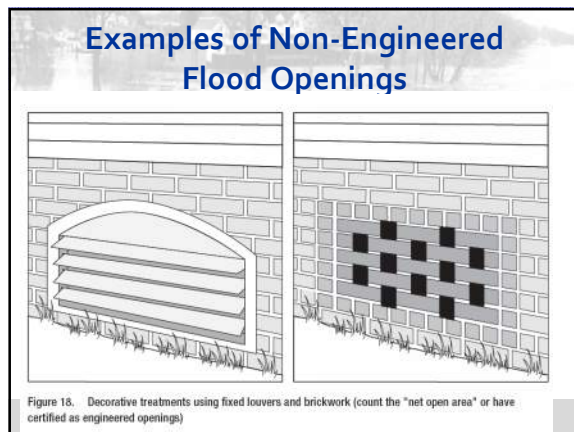


Figure 16. Examples of typical air vents used as flood openings (net open area varies)





Section B – FIRM Information

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION				
B1. NFIP Community Name & Community Number	B2. County Name	B3. State		
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)
B9. Base Flood Elevation(s) (Zone AO, use base flood depth)				
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source:				
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source:				
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Designation Date: <input type="checkbox"/> CBRS <input type="checkbox"/> OPA				

Is BFE provided to the nearest tenth?

Acceptable Sources of BFE

- FIS
- FIRM
- Zone A (no BFE)
 - Other State or Federal Agency's Determination
 - Community Determination

Unacceptable Sources of BFE

- Property owner's determination of the highest flood height on their property
- A LOMA for another property
- Personal opinion about what the base flood elevation should be

Section C – Building Elevation Information

"NA" should be entered in all non-applicable data fields.

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)			
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction			
C2. Elevations - Zones A1 - A30, AE, AH, A (with BFE), VE, V1 - V30, V (with BFE), AR, ARIA, ARIAE, ARIA1 - A30, ARIAH, ARIAQ. Complete Items C2 a-h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters. A new Elevation Certificate will be required when construction of the building is complete.			
Benchmark Utilized:		Vertical Datum:	
Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988			
<input type="checkbox"/> Other/Source:			
Datum used for building elevations must be the same as that used for the BFE.			
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)			<input type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor			<input type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)			<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab)			<input type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)			<input type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)			<input type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)			<input type="checkbox"/> feet <input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support			<input type="checkbox"/> feet <input type="checkbox"/> meters

Bottom Floor Elevation

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Section D - Certification

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

☐ Check here if attachments

Were latitude and longitude in Section A provided by a licensed land surveyor?
☐ Yes ☐ No

Certifier's Name	License Number		
Title	Company Name		
Address	City	State	Zip Code
Signature	Date	Telephone	

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable):

Signature _____ Date _____

Section E – Building Elevation Information (No BFE)

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet _____ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet _____ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A, Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ feet _____ meters ☐ above or ☐ below the HAG.

E3. Attached garage (top of slab) is _____ feet _____ meters ☐ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is _____ feet _____ meters ☐ above or ☐ below the HAG.

E5. Zone AO only. If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

If purpose of EC is for LOMA, Sections A, B, and C must be completed.

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Section F – Property Owner Certification

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name: _____

Address _____ City _____ State _____ ZIP Code _____

Signature _____ Date _____ Telephone _____

Comments:

☐ Check here if attachment

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Section G – Community Info

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Section G. B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8-G10. In Puerto Rico only, enter meters.

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

G3. ☐ The following information (Items G4-G10) is provided for community floodplain management purposes.

G4. Permit Number _____ G5. Date Permit Issued _____ G6. Date Certificate of Compliance/Occupancy Issued _____

G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: _____ feet _____ meters Datum _____

G9. BFE or (in Zone AO) depth of flooding at the building site: _____ feet _____ meters Datum _____

G10. Community's design flood elevation: _____ feet _____ meters Datum _____

Local Official's Name _____ Title _____

Community Name _____ Telephone _____

Signature _____ Date _____

Comments:

Education and Training

- **Webinars**
 - www.nh.gov/oep/planning/programs/fmp/news-events.htm
 - Elevation Certificates
 - January 5, 2017 from 1 PM to 3:30 PM
 - Tools for Determining the BFE
 - January 12, 2017 from 1 PM to 2 PM
- **FEMA Independent Study course**
 - <https://training.fema.gov/is/courseoverview.aspx?code=IS-1103>
 - Elevation Certificate for Surveyors
 - 2 hours (0.2 CEUs)

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EC Made EZ Videos

<http://floodinsurancetraining.com/ec-made-ez-online>

Also on YouTube

Questions

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Letter of Map Changes (LOMC)

Lender Floodplain Requirements

- Flood Disaster Protection Act of 1973
- National Flood Insurance Reform Act of 1994
- Lending institutions cannot make, increase, extend, or renew a loan for a building located in the floodplain without NFIP flood insurance

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FEMA Letter of Map Amendment (LOMA)

- Official FEMA process to remove a structure or entire or portion of a property inadvertently included in the floodplain
- Usually the only documentation that a lender will accept to release the flood insurance requirement
- Must prove through elevation data that the structure is located on ground higher than the floodplain

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Lowest Adjacent Grade (LAG)

- LAG is primary elevation for removal (NOT the structure's lowest floor)
- LAG includes any attached accessory such as garage attached to house by breezeway/deck, etc.

Figure 1: LAG - Lowest Ground Touching a Structure

Lowest Adjacent Grade (LAG)

- LAG includes any support for any portion of the structure and must include ground elevation at point where any piers, posts, or columns touch ground.
- Supporting member entirely or partially in water will not be removed.



Figure 2: LAG - Structure with Attached Deck



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Letter of Map Amendment (LOMA) (MT-EZ Form)

- Removes an existing Single-Residential Structure or Lot, which is not elevated on fill.
- No application fee
- Upon receipt of all required data, FEMA issues a determination within 60 days.



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MT-EZ Forms

Section A

Section B



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Additional Information Required with MT-EZ Forms

1. Copy of effective FIRM (FIRMette)
2. Copy of Subdivision Plat Map
OR
Copy of the Property Deed accompanied by Tax Map or other certified map



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TERMINATION

OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
Structure (Residence)	C	667.2 feet	674.0 feet	—

would be inundated by the flood having a 1-percent chance of being equaled or

Information based on the Flood Insurance Study (FIS) for the community of [redacted] and the Flood Insurance Rate Map (FIRM) for the community of [redacted].

Information based on the Flood Insurance Study (FIS) for the community of [redacted] and the Flood Insurance Rate Map (FIRM) for the community of [redacted].



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Letter of Map Amendment (LOMA) and Letter of Map Revision based on Fill (LOMR-F) (MT-1 Form)

- Existing or Multiple Residential Structures/Lots (LOMA) or Proposed (CLOMA)
- Existing Structure(s) Built on Fill (LOMR-F) or Proposed (CLOMR-F)
- Existing Structure(s) inadvertently included in Regulatory Floodway
- Application fee for LOMR-F
- Upon receipt of all required data, FEMA issues a determination within 60 days.



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MT-1 Submittal Information

- Property Information
- Elevation Information
- Community Acknowledgement
 - Requests involving fill
 - Requests involving inadvertent inclusion in floodway
- Copy of effective FIRM (FIRMette)
- Copy of Subdivision Plat Map OR copy of the Property Deed accompanied by Tax Map or other certified map

OEP 109


MT-1 Technical Guidance

- Regulatory Floodway
- Zone AO LOMA process
- Metes & Bounds Considerations (removing portion of property)

Guidance for Flood Risk Analysis and Mapping
MT-1 Technical Guidance
May 2016
FEMA

OEP 110

Intervening High Ground



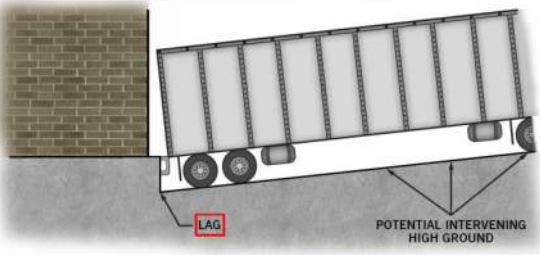
For an MT-1 request, intervening high ground must be natural ground, not based on fill or structural measures, and sufficient elevations must be provided to demonstrate the natural intervening high ground prevents inundation of the building.

Potential intervening high ground

Figure 17: Use of Intervening High Ground – Window Well

Intervening High Ground

For an MT-1 request, intervening high ground must be natural ground, not based on fill or structural measures, and sufficient spot elevations must be provided to demonstrate the natural intervening high ground prevents inundation of the building.



POTENTIAL INTERVENING HIGH GROUND

Figure 18: Use of Intervening High Ground – Loading Dock

Intervening High Ground

- Elevation of subject must show LAG or lowest lot elevation; NOT the elevation of the intervening high ground.
- Certified comments must be included that explain the presence of naturally occurring intervening high ground and reference the data submitted in support of the intervening high ground.

OEP 113

Letters of Map Revisions (LOMR) (MT-2 Form)

- LOMR (Existing) and CLOMR (Proposed)
 - Changes to boundaries of the Floodplains or Floodways or to the BFE (either higher or lower)
- Processing Fee
- Upon receipt of all required data, FEMA issues a determination within 90 days.

OEP 114

MT-2 Application Forms

- Form 1 – Overview & Concurrence (req for all)
- Form 2 – Riverine Hydrology & Hydraulics (if req)
- Form 3 – Riverine Structures (if req)
- Form 4 – Coastal Analysis (if req)
- Form 5 – Coastal Structures (if req)
- Form 6 – Alluvial Fan Flooding (if req)



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MT-2 Submittal Requirements

1. Completed application forms
2. Narrative on project and submittal
3. Hydrologic computations
4. Hydraulic computations
5. Certified topographic map
6. Annotated FIRM to show changes
7. Any documentation to satisfy NFIP requirements
8. Review fee payment
9. Endangered Species Act compliance documentation for CLOMRs only.



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Online LOMC

- Available to any applicant who would like to submit a LOMC request directly to FEMA
- All types of LOMC requests can be submitted along with payment (if req.)
- Applicants can check status at any time
- Determination timeframe slightly quicker than mailing forms



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Benefits of Online LOMC

- Ability to save and come back to application
- Immediate receipt of case number
- Real-time updates
- Manage multiple LOMC requests
- More efficient communication with LOMC reviewer staff



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Online LOMC

• Online LOMC Submittal Tool

<http://www.fema.gov/change-flood-zone-designation-online-letter-map-change>

• Online LOMC Training

<http://www.fema.gov/online-lomc-training>

- Online LOMC Tutorial for Amendments
- Online LOMC Tutorial for Revisions



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Welcome to the Online LOMC Tutorial for Amendments

[What's in this Tutorial](#)

[Background: Flood Maps and LOMCs](#)

[Online LOMC](#)

[Types of Amendments](#)

[Log in and Register](#)

[Start & Complete an Amendment Application, Step-by-Step](#)

[Upload Supporting Documents](#)

[Make a Payment](#)

[Check Status](#)

[Additional Features of Online LOMC](#)



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eLOMA

- Web-based application
- Provides licensed land surveyors and professional engineers with system to submit simple LOMA requests
- Only for a sub-set of LOMA requests
- Determination in minutes
- Must be Licensed Professional to use

Introducing eLOMA: eLOMA Criteria

What kind of LOMAs can LPs and CPs submit?

- eLOMA accepts all **LOMA** requests that are **not**:
 - Considered within a coastal zone (Flood Zone V) or an alluvial fan
 - Modified by fill to raise the elevation of the structure
 - Currently being processed by another LOMA application by FEMA
- Additionally, eLOMA does **not** accept:
 - Conditional Letters of Map Amendment (**CLOMA**)
 - Conditional Letters of Map Revision Based on Fill (**CLOMR-F**)
 - Letters of Map Revision (**LOMR**)
 - Letters of Map Revision Based on Fill (**LOMR-F**) requests

Table of Contents

- Introducing eLOMA
 - [Overview and Users](#)
 - [eLOMA Criteria](#)
 - [Benefits](#)
 - [eLOMA Vs. Other LOMA Submission Processes](#)
- [Account Creation](#)
 - [Licensed Professionals](#)
 - [Certified Professionals](#)
- [Account Login](#)
- [Manage User Profile](#)
- [Homepage](#)

https://hazards.fema.gov/femaportal/resources/eLOMA_User_Tutorial_2015_FINAL.pdf

Questions

Upcoming Education and Training

University of New Hampshire

Programs • Certificates • Seminars & Conferences • Youth Programs/Camps • Search Programs

Professional Development & Training

Surveying in Floodplains
May 10, 2017 (Wednesday)
9:30 am to 4 pm
UNH - Manchester